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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony BEVERINA, et al.

ART UNIT: 2123

SERIAL NO.: 09/453,509

EXAMINER: S. BRODA

FILING DATE: December 3, 1999

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

AMENDMENT AFTER FINAL

ASSISTANT COMMISSIONER FOR PATENTS

PO BOX 1450

ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated February 25, 2005, entry of the following amendments is respectfully requested.